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**AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE –
EXAMINING GROUP 3692**

TOWNSEND and TOWNSEND and CREW LLP

By: Jose R. Lopez, Jr.
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PATENT
Attorney Docket No.: 020375-002720US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Terry Allen-Rouman, et al.

Application No.: 09/991,497

Filed: November 15, 2001

For: ONLINE FUNDS TRANSFER METHOD

Customer No.: 20350

Confirmation No. 4579

Examiner: Chencinski, Siegfried E.

Technology Center/Art Unit: 3692

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed April 9, 2007 on the above-referenced application, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.